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PART I - STATEMENT OF UN-AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER/ PERIOD ENDED DECEMBER 31, 2017

(Rs in Crore)

Particulars	Quarter Ended			Period ended		Year Ended
	31.12.2017	30.09.2017	31.12.2016	31.12.2017	31.12.2016	31.03.2017
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1 Income						
a) Revenue from Operations	277.48	278.99	264.24	822.18	770.65	1,044.18
b) Other Income	0.11	2.00	1.34	2.22	1.58	1.71
Total Income	277.59	280.99	265.58	824.40	772.23	1,045.89
2 Expenses						
a) Finance Cost	162.34	162.19	168.17	487.36	482.82	646.31
b) Employees Benefit Expenses	13.81	11.81	10.44	36.81	30.21	43.11
c) Depreciation and Amortisation	0.74	0.80	0.76	2.31	2.43	3.56
d) Other Expenses	7.19	5.26	5.14	17.57	14.90	20.89
e) Provisions and Written offs	19.39	16.61	9.63	52.68	40.26	51.85
Total Expenses	203.47	196.67	194.14	596.73	570.62	765.72
3 Profit Before Tax (1-2)	74.12	84.32	71.44	227.67	201.61	280.17
4 Tax expenses						
Current tax	25.95	27.45	23.65	77.44	70.54	94.00
Deferred tax	(0.31)	1.00	1.35	0.72	(0.59)	3.92
Total Tax Expense	25.64	28.45	25.00	78.16	69.95	97.92
5 Net Profit after tax (3-4)	48.48	55.87	46.44	149.51	131.66	182.25
Earning per share (EPS) on (Face Value of Rs.10/-) *						
a) Basic (Rs.)	7.75	8.93	7.42	23.90	21.05	29.13
b) Diluted (Rs.)	7.75	8.93	7.42	23.90	21.05	29.13
Paid-up Equity Share Capital (Face Value Rs.10/-)	62.56	62.56	62.56	62.56	62.56	62.56
Reserves excluding revaluation reserves as at March 31						1,074.67

* Not annualised for the quarters

Notes:

- The above standalone financial results have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors at their Meeting held on February 14, 2018. The results for the quarter and period ended December 31, 2017 are subjected to limited review by the Statutory Auditors of the Company in accordance with SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
- The Company's main business is to provide loans for purchase or construction of residential house. All other activities of the Company revolve around the main business. As such, there are no separate reportable segments as per the Accounting Standards on Segment Reporting (AS 17) specified under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder.
- During the quarter ended September 30, 2017, the Company had revised its estimates for provisioning of non-performing assets based on the analysis of recovery pattern. As a result of this change, aggregate NPA provision for the quarter and nine month period ending December 31, 2017 is lower by Rs.2.71 crores and Rs.22.04 crores respectively. The Net result after considering the tax effect for the quarter and nine month period ended December 31, 2017 is higher by Rs.1.77 crore and Rs.14.41 crores respectively. The Company's policy for provisioning for non-performing assets continues to be higher than the minimum rates prescribed by National Housing Bank Regulations.
- The Company has maintained 100% asset cover on its secured redeemable non-convertible debentures as on December 31, 2017 and secured by first and exclusive charges on the specific assets by way of hypothecation of book debts and receivables also by way of mortgage of specific immovable property.
- Previous period's / year's figures have been regrouped, wherever necessary to conform to the current period's classification.

On behalf of Board of Directors of
Repco Home Finance Ltd.,

(R Varadarajan)
Managing Director

Place : Chennai
Date : February 14, 2018

